

**Information to identify the case:**

Debtor 1	<u>Richard Scott Wetzel</u>	Social Security number or ITIN	<b>xxx-xx-1887</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-25032-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Scott Wetzel

4/13/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Richard Scott Wetzel  
DebtorCase No. 14-25032-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
Form ID: 3180WPage 1 of 2  
Total Noticed: 25

Date Rcvd: Apr 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2020.

db  
13975486 +Richard Scott Wetzel, 51 Mazer Ave., Pittsburgh, PA 15214-1117  
13975488 Allegheny County Treasurer, P.O. Box 643385, Pittsburgh, PA 15264-3385  
13975489 +Capital One, 701 East 60th Street, Sioux Falls, SD 57104-0432  
+City National Bank/Ocwen Loan Service, Attn: Bankruptcy, P.O. Box 24738,  
West Palm Beach, FL 33416-4738  
14006870 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101  
13975495 Jordan Tax Service, P.O. Box 200, Bethel Park, PA 15102-0200  
13975496 +LITTON LOAN SERVICING, LP, 4828 Loop Central Drive, Suite 600, HOUSTON, TX 77081-1246  
13975497 Midland Funding LLC, 227 West Trade Street, Suite 1610, Charlotte, NC 28202-1676  
14006893 +North Hills SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101  
13975498 +North Hills School District/Ross Twp., c/o Jordan's Tax Service Inc., 102 Rahway Road,  
Canonsburg, PA 15317-3349  
14006894 +Township of Ross, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 14 2020 03:37:30 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

13985374 EDI: AIS.COM Apr 14 2020 07:33:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
13975487 +E-mail/Text: bankruptcy@cavps.com Apr 14 2020 03:37:39 Calvary Portfolio Services,  
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321  
13975492 EDI: RMSC.COM Apr 14 2020 07:33:00 Care Credit, P. O. Box 965060, Orlando FL 32896-5060  
13976384 +E-mail/Text: bankruptcy@cavps.com Apr 14 2020 03:37:39 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
13975490 +EDI: CCS.COM Apr 14 2020 07:33:00 Credit Collections Svc, Po Box 773,  
Needham, MA 02494-0918  
13975491 +EDI: CCUSA.COM Apr 14 2020 07:28:00 Credit Collections USA, CCUSA/Attn:Bankruptcy,  
16 Distributor Drive Suite 1, Morgantown, WV 26501-7209  
13975493 +EDI: IIC9.COM Apr 14 2020 07:33:00 IC System, Attn: Bankruptcy,  
444 Highway 96 East; P. O. Box 64378, St. Paul, MN 55164-0378  
13975494 EDI: JEFFERSONCAP.COM Apr 14 2020 07:33:00 Jefferson Capital Systems, 16 Mclelland Road,  
Saint Cloud, MN 56303  
13988253 EDI: JEFFERSONCAP.COM Apr 14 2020 07:33:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617  
14042180 EDI: PRA.COM Apr 14 2020 07:33:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13989017 EDI: Q3G.COM Apr 14 2020 07:33:00 Quantum3 Group LLC as agent for,  
Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788  
13978530 EDI: TFSR.COM Apr 14 2020 07:33:00 Toyota Motor Credit Corporation, PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026  
13975499 +EDI: TFSR.COM Apr 14 2020 07:33:00 Toyota Motors, Toyota Financial Services,  
P. O. Box 8026, Cedar Rapids, IA 52408-8026

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
cr North Hills School District  
cr OCWEN LOAN SERVICING, LLC  
cr Township of Ross  
cr Toyota Motor Credit Corporation

TOTALS: 5, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dkam  
Form ID: 3180W

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Total Noticed: 25

Date Rcvd: Apr 13, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2020 at the address(es) listed below:

Barbara A. Fein on behalf of Creditor Toyota Motor Credit Corporation bfein@sanddlawyers.com, mhanford@sanddlawyers.com  
David A. Colecchia on behalf of Debtor Richard Scott Wetzel colecchia542@comcast.net, dcolecchia@my-lawyers.us; jmonroe@my-lawyers.us; sshipley@my-lawyers.us; rjuliano@my-lawyers.us; ekudlock@my-lawyers.us  
David A. DeFlece on behalf of Creditor OCWEN LOAN SERVICING, LLC ddeflece@blankrome.com  
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Township of Ross jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor North Hills School District jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Martin A. Mooney on behalf of Creditor Toyota Motor Credit Corporation kcollins@schillerknapp.com, lgadomski@schillerknapp.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Toyota Motor Credit Corporation pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11